

Case Number: 22-10943

Dear Honorable Judge Wiles,

I am a Voyager customer. I am writing to request for an injunction to allow each customer to withdraw a moderate amount of their crypto asset before the rest is determined.

I have been following the Chapter 11 docket for Voyager Digital. The last omnibus hearing is scheduled on November 15, 2022. Many Voyager customers have significant amounts of USDC (a stablecoin pegged 1:1 to US dollar) in their portfolios. We are attracted to Voyager by its 9% interest rate on USDC. We have to pay mortgage, rents, monthly bills, or other life essential expenditures; and thus, we cannot wait for several months to regain access to our crypto asset. There are many sad stories of customers whose lives were ruined because their life savings in USDC were frozen by Voyager, such as, <https://www.yahoo.com/video/m-millions-dollars-thousands-crypto-223605273.html> and <https://laurashin.bulletin.com/voyager-filed-for-bankruptcy-here-s-how-it-s-hurting-one-customer>

I would greatly appreciate it if you could order Voyager to reinstate a partial withdrawal on its app, allowing each customer to cash out a moderate amount (say 30-50% of total value on the Freeze Day July 1st) with the rest to be determined and distributed in the Chapter 11 reorganization process. This amount is affordable given Voyager's current holdings of 1.3 billion customer asset. For cash deposits held at the Metropolitan Commercial Bank's FBO account, I believe Voyager's fraudulent chargeback prevention and balance reconciliation should be done on a case-by-case basis for each withdrawal request. The longer the withdrawal freeze is, the more customers will get their lives messed up, and for Voyager the more lawsuits it might face. I hope that Voyager navigates a successful transition. Thank you very much.

Kind Regards,
Xiang